EXHIBIT D



Corporate Offices

2 Jefferson Plaza

Poughkeepsie, NY 12601

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June 20, 2020

Re: Tenant/Landlord Relationship Ninety-Five Madison Company, LP

To Whom It May Concern:

In the years from 1999 through 2001 I was Chief Financial Officer and Chief Operating Officer of Active Health Management, Inc. a medical information systems start-up. During this time, we grew from six employees to over 200. Due to this explosive growth, we moved from shared office space in lower Manhattan to what ended up being two floors of approximately 20,000 square feet on the 13th and 14th floors at 95 Madison Avenue.

The negotiation for the initial floor began with a meeting with Ms. Rita A. Sklar on the morning of September 17, 1999, the day that Hurricane Floyd hit New York City. I had been unsuccessfully looking for space for some time (it was when a huge number of newly founded dot.com start-ups were all looking for space in the city). I had been given a deadline and was running out of time. I showed up at the meeting completely dispirited and soaking wet. Frankly, I immediately commented to Ms. Sklar that I was afraid I was wasting her time as my needs likely could not be met. What followed began what was a series of successful negotiations that eventually led to us to establishing our headquarters in her building.

Initially we jointly interviewed several architects and construction managers and easily decided upon a team that we expected could meet the very quick construction schedule that was required under the circumstances. The 14th floor project was originally budgeted at just over \$1 million and was expected to take a little less than eight months. I can say that the process, given the challenges of building quickly in the city, was remarkably smooth. Our team worked well together with issues and necessary changes easily and quickly handled with the cooperation and recommendations (which were usually eminently valuable) of Ms. Sklar. We initially moved into temporary space at 95 Madison and then seamlessly transferred into the new space without issue or delay. It was, in retrospect, remarkably easy.

Subsequently, we found that our growth required additional space and we were able to repeat our prior contract to take the lower adjacent floor and immediately again began construction to complete the additional floor. The second project included the installation of an internal staircase. Ms. Sklar's knowledge of the underlying construction design of this now landmark building were invaluable in assisting the effort and helped us to avoid both delays and costs.



Over these years I had much interaction with Ms. Sklar, and we were able to develop a very trusting and efficient business relationship that grew into a personal relationship as well, both of which continue to this day. As an individual I find her to be totally honest and ethical, her word is her bond, and as capable a real estate professional as any I have met in my career. While she can be tough, as a woman working in this traditionally male dominated industry, I have always found her to be ultimately fair, reasonable, and approachable.

Please feel free to contact me if you would like additional comment.

Sincerely,

Michael J. McDermott Chief Financial Officer

MJM/bms